- --25. A method according to claim 3, characterized in that further supplementary transaction
 data is transmitted to the comparing device or mobile cell phone from the merchant
 station.--
- --26. A method according to claim 3, characterized in that when one of the necessary connections cannot be made, the transaction is terminated and if required the corresponding, stored open transactions in the transaction memory (19) of the comparing device (3) are cleared.--
- --27. A method according to claim 3, characterized in that the identification codes are replaced by the corresponding data identifying the account before transmission to the account keeping devices (15).--
- 1 --28. A method according to claim 3, characterized in that, when no connection can be made to 2 the merchant station (1) or the mobile cell phone 2, at least one further attempt is made to 3 make this connection and the process is only then terminated.--
- 1 --29. A method according to claim 3, characterized in that when one of the connections cannot 2 be made, a communication is given to the merchant station (1) or the mobile cell phone 3 (1), before the procedure is terminated.--
- 1 --30. A method according to claim 3, characterized in that the identification code associated
 2 with the SIM card is an identification code stored on the SIM card and identifying the
 3 card and the transmission of the identification code associated with the SIM card takes
 4 place automatically in the transmission of data between the mobile cell phone (2) and the
 5 comparing device (3).--
- 1 --31. A method according to claim 3, characterized in that the identification code associated with the SIM card is its telephone number.--

32.	A system according to claim 19, characterized in that the comparing device (3) comprises
	a subscriber checking device (12) in which is held the identification code of each mobile
	cell phone and the account number associated therewith in the account keeping device,
	and in that the control device transmits to the account keeping device the account number
	corresponding to the identification code, on the basis of the information in the subscriber
	checking device, rather than the identification code of the mobile cell phone

--33. A system according to claim 19, characterized in that the comparing device (3) comprises a merchant checking device (11) in which is held the identification code of each merchant station and the account number associated therewith in the account keeping device, and in that the control device transmits to the account keeping device the account number corresponding to the identification code, on the basis of the information in the merchant memory device, rather than the identification code of the merchant station.--

Please amend claims 1, 5, 7, 9-17, 21 and 22 as follows.

(Amended) A method of effecting a cashless payment transaction by means of a merchant station (1) characterized by a merchant station identification code, a mobile cell phone (2) with a SIM card characterized by an identification code identifying the SIM card, and a comparing device (3), which comprises a transaction data memory device (10), a merchant checking device (11) for checking the identification codes of the merchant stations authorised for this method, and a subscriber checking device (12) for checking the identification codes of the SIM cards authorised for this method and which is connected to account keeping devices (15), comprising the steps: reading an amount of money to be paid into the merchant station, transmitting the identification code of the merchant station and at least the amount of money to the comparing device with this identification code through a data link, checking the authority of the merchant station for the method, using the merchant checking device, terminating the method in the absence of the authority, otherwise writing the data as an open transaction into the transaction memory device of the comparing device, making a connection from the mobile cell phone to the comparing device,

2

3

4

5

6

2

3

4

5

6

1

2

3

5

10

11

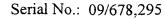
12

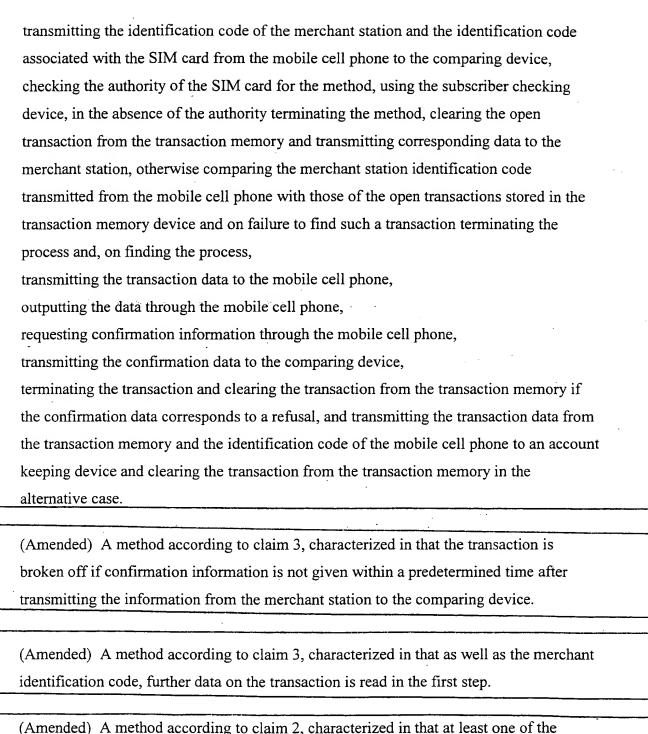
13

14

15

1.





9. (Amended) A method according to claim 2, characterized in that at least one of the wireless interfaces is an infrared interface.

5.

7.

10. (Amended) A method according to claim 2, characterized in that at least one of the wireless interfaces is a microwave interface.



- 1 11. (Amended) A method according to claim 1, characterized in that further supplementary
 transaction data is transmitted to the comparing device or mobile cell phone from the
 merchant station.
- 1 12. (Amended) A method according to claim 1, characterized in that when one of the
 2 necessary connections cannot be made, the transaction is terminated and if required the
 3 corresponding, stored open transactions in the transaction memory (19) of the comparing
 4 device (3) are cleared.
- 1 13. (Amended) A method according to claim 1, characterized in that the identification codes 2 are replaced by the corresponding data identifying the account before transmission to the 3 account keeping devices (15).
- 1 14. (Amended) A method according to claim 1, characterized in that, when no connection 2 can be made to the merchant station (1) or the mobile cell phone 2, at least one further 3 attempt is made to make this connection and the process is only then terminated.
- 1 15. (Amended) A method according to claim 1, characterized in that when one of the
 2 connections cannot be made, a communication is given to the merchant station (1) or the
 3 mobile cell phone (1), before the procedure is terminated.
- 1 16. (Amended) A method according to claim 1, characterized in that the identification code
 2 associated with the SIM card is an identification code stored on the SIM card and
 3 identifying the card and the transmission of the identification code associated with the
 4 SIM card takes place automatically in the transmission of data between the mobile cell
 5 phone (2) and the comparing device (3).
- 1 17. (Amended) A method according to claim 1, characterized in that the identification code associated with the SIM card is its telephone number.